



January 4, 2006

Ms. Bambi Brenden
Contract Officer
Arizona Department of Environmental Quality
1110 West Washington Street
Phoenix, AZ 85007

RE: UST Solicitation #SCC060008

Dear Ms. Brenden:

We are pleased to provide a reference to you on behalf of our client, Brown and Caldwell, with respect to their insurability.

Brown and Caldwell maintains a Workers Compensation Experience Modification rating of .82 which allows underwriters the ability to provide insurance coverage with the assurance that they represent a good risk. The financial condition of the company is one that is attractive to the insurance marketplace so that Brown and Caldwell is able to enjoy optional coverage quotations from more than one interested insurance carrier. Brown and Caldwell's financial condition is also one that has allowed our Surety Department to be able to secure a sound bond work program for them.

We recommend Brown and Caldwell to you. They are well managed, financed and capable of meeting your requirements for this project

Should you have questions concerning this letter, please do not hesitate to contact me.

Sincerely,

LOCKTON COMPANIES

Jo Ann Clement, AU, CRIS

Vice President

Construction Practice Group